

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Karl H. Possible</b>          | Social Security number or ITIN | xxx-xx-5350 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | -----       |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: <b>16-16612-SLM</b>                      |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Karl H. Possible  
aka Karl Henry Possible

5/3/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Karl H. Possible  
 Debtor

Case No. 16-16612-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db  
 516105093 +Karl H. Possible, P.O. Box 502, Landing, NJ 07850-0502  
 +Bank Of America, N.A., F/K/A BAC Home Loans Servicing, LP, 4909 Savarese Circle,  
 Tampa, FL 33634-2413  
 516105095 +CitiMortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243  
 516276697 +Exeter Finance Corp., P.O. Box 167399, Irving, TX 75016-7399  
 516105101 +Milstead & Associates, LLC, 1 East Stow Road, Marlton, NJ 08053-3118  
 516105102 +Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 500, Greenville, SC 29601-5116  
 516105103 +Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 516105104 Superior Court Of New Jersey, Chancery Division, Sussex County, 43-47 High Street,  
 Newton, NJ 07860  
 516105105 +Superior Court Of New Jersey, Clerk's Office, Foreclosures Unit, PO Box 971,  
 Trenton, NJ 08625-0971  
 516105106 +Sussex County Sheriff's Office, Michael F. Strada, Sheriff, Foreclosure Dept.,  
 39 High Street, Newton, NJ 07860-1725  
 516166688 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW, c/o Shellpoint Mortgage Servicing,  
 PO Box 10826, Greenville, SC 29603-0826  
 516105107 +The Bank of New York Mellon, F/K/A The Bank of New York, 225 Liberty Street,  
 New York, NY 10286-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 03 2017 22:57:09 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 03 2017 22:57:05 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 03 2017 22:54:17 Exeter Finance,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 516105092 EDI: BANKAMER.COM May 03 2017 22:28:00 Bank Of America, N.A.,  
 F/K/A BAC Home Loans Servicing, LP, P.O. Box 5170, CA6-919-01-41,  
 Simi Valley, CA 93062-5170  
 516105090 +EDI: BANKAMER.COM May 03 2017 22:28:00 Bank Of America, N.A.,  
 A/K/A BAC Home Loans Servicing LP, 1800 Tapo Canyon, CA6-914-01-91,  
 Simi Valley, CA 93063-6712  
 516105091 +EDI: BANKAMER.COM May 03 2017 22:28:00 Bank Of America, N.A.,  
 F/K/A BAC Home Loans Servicing, LP, 450 American Street, #SV416,  
 Simi Valley, CA 93065-6285  
 516105094 +E-mail/Text: RTHOMAS@HOPATCONG.ORG May 03 2017 22:58:07 Borough of Hopatcong,  
 111 River Styx Road, Hopatcong, NJ 07843-1599  
 516105097 EDI: CIAC.COM May 03 2017 22:28:00 CitiMortgage, Inc., Mail Stop 730,  
 1000 Technology Drive, O'Fallon, MO 63368-2240  
 516105096 +EDI: CIAC.COM May 03 2017 22:28:00 CitiMortgage, Inc., P.O. Box 9438,  
 Gaithersburg, MD 20898-9438  
 516105098 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 03 2017 22:54:17 Exeter Finance Corp.,  
 P.O. Box 166097, Irving, TX 75016-6097  
 516105100 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 03 2017 22:54:17 Exeter Finance Corp.,  
 P.O. Box 166008, Irving, TX 75016-6008  
 516136453 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 03 2017 22:54:17 Exeter Finance Corp.,  
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 516105099 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 03 2017 22:49:04 Exeter Finance Corp.,  
 222 West Las Colinas, Irving, TX 75039-5421  
 516105108 +E-mail/Text: bankruptcygroup@ugcorp.com May 03 2017 22:57:31  
 United Guaranty Insurance Company, 230 North Elm Street, Greensboro, NC 27401-2417  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 26

Date Rcvd: May 03, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON et al...

dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Roger Chavez on behalf of Debtor Karl H. Possible rchavez01@aol.com, rchavez@chavezlegal.com

TOTAL: 3